

AUCTIONEER'S DEED

STATE OF ALABAMA
COUNTY OF SHELBY

WHEREAS, JONI B. SKIPPER and WILLIAM SKIPPER, husband and wife executed a mortgage to Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for Lender, Mortgagebanc, LLC, and Lender's Successors and Assigns on the 28th day of June, 2006 on that certain real property hereinafter described, which mortgage is recorded in Instrument No. 20060630000317000, of the records in the Office of the Judge of Probate, Shelby County, Alabama; which said mortgage was subsequently assigned to New York Community Bank by instrument recorded in Instrument No. 20101108000373080 of said Probate Court records; and

WHEREAS, in said mortgage the mortgagee was vested with full power and authority, upon the happening of a default in the payment of the principal note described in and secured by said mortgage or any installment of interest thereon, to sell said property hereinafter described at public outcry before the Courthouse door in the City of Columbiana, County of Shelby, Alabama, for cash to the highest bidder, after giving notice of the time, place and terms of sale by an advertisement published once a week for three successive weeks in a newspaper published in the City of Columbiana, Alabama; and

WHEREAS, default was made in the payment of said indebtedness described in and secured by said mortgage; and

WHEREAS, notice of the time, place and purposes of said sale, as required by said mortgage has been given in The Shelby County Reporter, a newspaper published in the City of Columbiana, Alabama, by an advertisement published in the issues of said newspaper on November 3rd, November 10th and November 17th, 2010,; fixing the time of the sale of said property to be during the legal hours of sale on the 30th day of November, 2010, and the place of same at the front door of the Courthouse of Shelby County, in the City of Columbiana, Alabama, and the terms of the sale to be cash; and

WHEREAS, a sale has been made of the said real property hereinafter described during the legal hours of sale on the 30th day of November, 2010, at the front door of the Courthouse of Shelby County, Alabama, in strict conformity with the powers of sale contained in the said mortgage, at which sale **NEW YORK COMMUNITY BANK** was the highest and best bidder and did become the purchaser of the real property hereinafter described for the sum of **\$145,487.22** cash in hand paid by said purchaser to Marcus Clark, as auctioneer who conducted the sale on behalf of the owner of said mortgage; the said New York Community Bank, by and through Marcus Clark as such auctioneer, and as its attorney-in-fact, and Joni B. Skipper and William Skipper by Marcus Clark, as their attorney-in-fact, under and by virtue of the authority contained in said mortgage, do hereby **GRANT, BARGAIN, SELL AND CONVEY** unto **NEW YORK COMMUNITY BANK**, its successors and assigns, the following described real property situated in the County of Shelby, State of Alabama, to-wit:

LOT 15, ACCORDING TO THE AMENDED PLAT OF FINAL RECORD OF NARROWS REACH, AS RECORDED IN MAP BOOK 27, PAGE 11A & 11B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TOGETHER WITH THE NONEXCLUSIVE EASEMENT TO USE THE COMMON AREAS AS MORE PARTICULARLY DESCRIBED IN THE NARROWS RESIDENTIAL DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED AS INSTRUMENT # 2000-9755; AS AMENDED BY INSTRUMENTS RECORDED IN INSTRUMENT # 2000-17136, INSTRUMENT # 2000-36696 AND INSTRUMENT 2001-38328, ALL RECORDED IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH, TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS THE "DECLARATION").

TOGETHER WITH all and singular the rights, privileges, tenements, hereditaments, easements and appurtenances thereunto belonging, or in anywise appertaining; TO HAVE AND TO HOLD the same unto the said **NEW YORK COMMUNITY BANK**, the purchaser at said

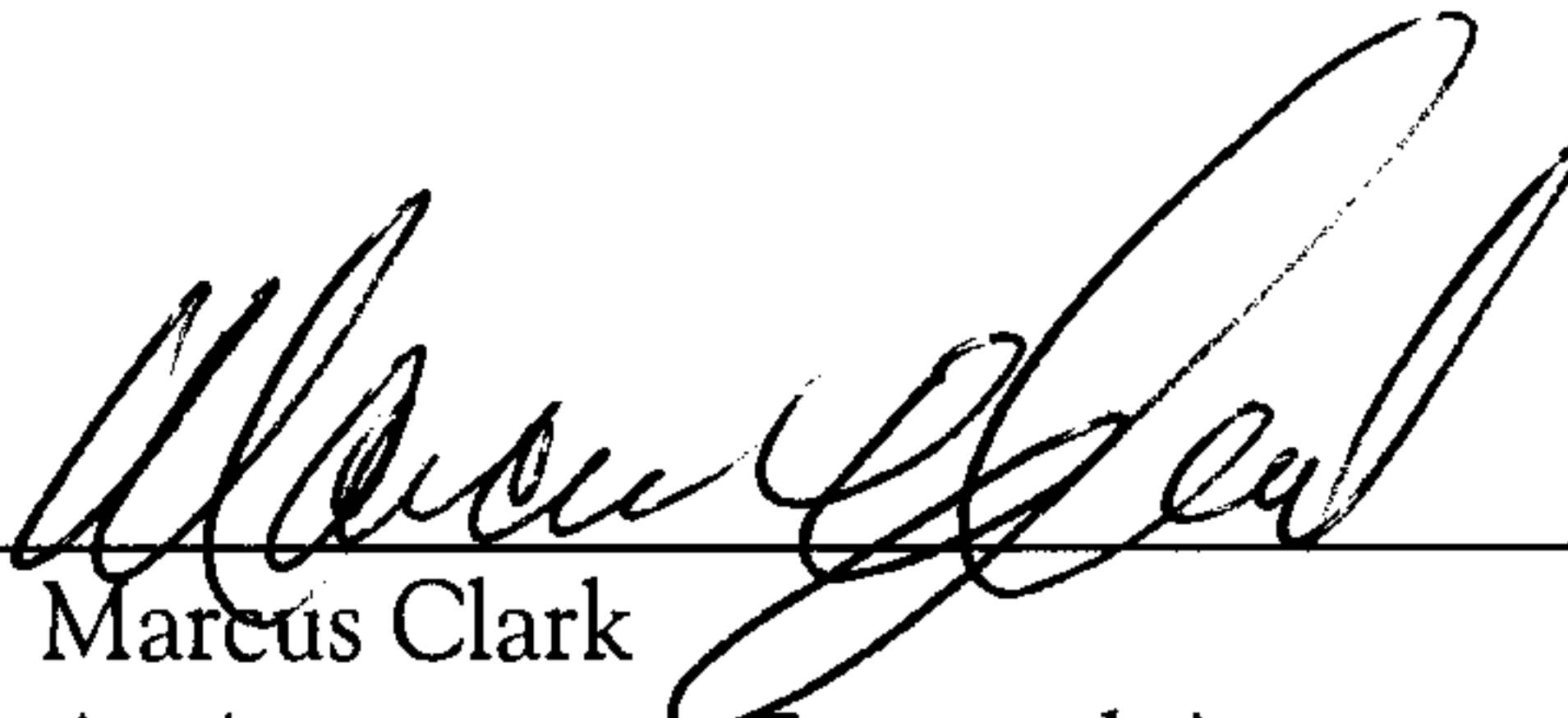
20101210000415220 2/2 \$18.00
Shelby Cnty Judge of Probate, AL
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sale, its successors and assigns, forever; subject, however, to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any and all ad valorem taxes due or assessed.

IN WITNESS WHEREOF, the said New York Community Bank, and Joni B. Skipper and William Skipper, have hereunto set their hands and seals by their said attorney-in-fact and auctioneer at said sale on this the 30th day of November, 2010.

NEW YORK COMMUNITY BANK and
JONI B. SKIPPER and WILLIAM SKIPPER

BY:

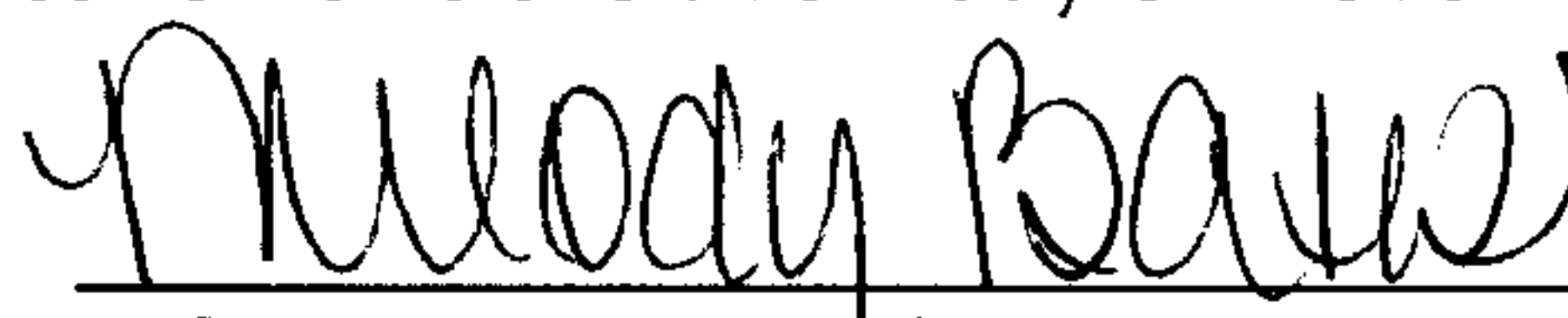


Marcus Clark
As Attorney-in-Fact and Auctioneer

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned Notary Public in and for said State and County, hereby certify that Marcus Clark, whose name as attorney-in-fact and auctioneer for New York Community Bank, and Joni B. Skipper and William Skipper is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, he, as such attorney-in-fact and auctioneer, executed the same voluntarily on the day the same bears date.

Given under my hand and notarial seal on this the 30th day of November , 2010.



NOTARY PUBLIC

My Commission Expires MY COMMISSION EXPIRES 07-27-2011

Grantee's address:
1801 E. Ninth Street
Cleveland, OH 44114

This instrument prepared by:

William S. McFadden
McFADDEN, LYON & ROUSE, L.L.C.
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Mobile, Alabama 36609